following defects which have since been rectified :—

(i) Some ribs in 2nd and 3rd floors were inadequately reinforced due to premature curtailment of bottom reinforcements ;

(ii) some of the main ribs on lower floors (Upper Ground Floor and First Floor) were inadequately reinforced to carry shear around the cutouts for ducts etc.

(b) and (c) CBI investigation report is still awaited.

Risk Capital and Technology Corporation Ltd.

3527. SHRI ASHOK NATH VERMA : Will the MINISTER OF FINANCE be pleased to state :

(a) whether Risks Capital and Technology Finance Corporation Ltd. sponsored by IFCI have provided for financial assistance to small sector under its (RCTC) items developed funding scheme;

(b) if so, what are the names of the projects/items for which RCTC extended financial packages/assistance under this new scheme to small sector and names and address of the beneficiaries and amount sanctioned individually, item-wise; and

(c) what are the norms and the attractive terms RCTC has laid down for financing/funding for such ventures/ projects for small sector itemwise and maximum amount earmarked for such projects; itemwise ?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI ANIL SHASTRI) : (a) to (c) Risk Capital and Technology Finance Cor-poraiion Ltd. (RCTC) has reported that it does not operate any scheme known as "Items Developed Funding Scheme". However, it is operating a different scheme called Technology Finance and Development Scheme under which assistance is provided on flexible terms for development of technology to provide impetus to the commercialisation of the new and innovative technology in the country so as to reduce dependence on imported technology. The scheme is intended to fill the gap in the conven- (tional financial mechanism to cover the higher risk inherent in such activities and especially designed to extend support to technological innovations. The Corporation has assisted 15 projects under this scheme.

Guidelines issued by RBI to Commercial Banks (or Advances to Small Scale Sectors

3528. SHRI ASHOK NATH VERMA : Will the Minister of FINANCE be pleased to state :

(a) whether it is a fact that Reserve Bank of India has issued guidelines to the Commercial Banks in respect of advances to small scale sector, collectoral security by way of immovable properties may not be asked for except project should be technically feasible and econo- mically viable hypothecation/pledge of assets created out of its financial assistance and comprehensive insurance of the project cost excluding in cases where primary security is inadequate and not as a matter of routine, whereas credit guarantee scheme of RBI for small sector is available for risk cover for Commercial Banks; and

(b) if the answer to part (a) above be in the affirmative, what action Govern ment propose to take against the Branch Manager/Regional Manager for not im plementing such policy. decision of the RB!/Government and for unnecessary harassment to the entrepreneurs and also the names of the tribunal with address if any, authorities/departments to whom complaints for such grievances could be made for needful actions ?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI ANIL SHASTRI) : (a) and (b) As per the instructions issued by Reserve Bank of India (RBI), in respect of priority sector advances which include advances to small Scale Industries also, the banks should not ask for collateral security or third party guarantee for loans upto and inclusive of Rs. 25000/-. For loans in excess of Rs. 25,000/-